



Information Partners Can Use on:

Joining and Switching Medicare Drug Plans

New Medicare Prescription Drug Coverage

As of December 2005

Starting January 1, 2006, Medicare will offer prescription drug plans to help you pay for the prescriptions you need. Medicare drug plans are offered by insurance companies and other private companies approved by Medicare. Plans cover both generic and brand-name prescription drugs. You can choose and join a plan that meets your needs.

When can I join?

You can join a Medicare drug plan through May 15, 2006.

- If you join by December 31, 2005, your enrollment is effective January 1, 2006.
- If you join after January 1, 2006, your enrollment is effective the first day of the month after the plan receives your enrollment.

What if I want to make a change after I have joined?

Before your enrollment becomes effective, call your drug plan and tell them you want to cancel your enrollment or enroll in another plan before the effective date.

After your enrollment becomes effective, remember the following:

- You have one opportunity to switch your Medicare drug plan through May 15, 2006. If you are eligible for a Medicare Advantage Plan, you have an additional opportunity to join a Medicare Advantage Plan through June 30, 2006. If you are already a member of a Medicare Advantage Plan, you can join another plan or switch to the Original Medicare Plan.
- Once you have used these opportunities, you are generally limited to making changes between November 15 and December 31 each year.
- In certain special circumstances, such as if you move out of the service area of your plan, you may have a special opportunity to make an additional change.



What else do I need to know?

If you are currently a member of Medicare Advantage Plan

- Read the information from your plan in the mail about your benefits for next year, including the new Medicare drug coverage and when you can make changes.
- If you have questions about this coverage, contact your plan.

If you have health coverage from an employer or union

- Joining a Medicare drug plan may change how your current coverage works. Read the communications your employer or union sends you. If you have questions, visit their website, or contact the office listed in their communications.

If you have full Medicaid coverage or get help from your State with your Medicare premiums and/or cost sharing

- You can switch to another plan at any time.

If you move into a nursing home or other type of long-term care facility

- You can switch plans or join a plan that best suits your needs. You can also make these changes during the time that you reside in the facility and when you move out of the facility.

If you have a Medigap (Medicare Supplement Insurance) policy

- Read the information from your Medigap company describing your choices for prescription drug coverage. Contact your Medigap insurance company before you make any changes to your prescription drug coverage.
- Most prescription drug coverage offered by Medigap policies, on average, is **not** at least as good as Medicare prescription drug coverage. This means if you keep Medigap prescription coverage, and don't join a Medicare drug plan by May 15, 2006, you will likely have to pay a penalty if you choose to join later.

Where can I get more information?

- Read the “Medicare & You” handbook you get in the mail.
- Visit www.medicare.gov on the web.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Call the State Health Insurance Assistance Program (SHIP) for face-to-face assistance (check the back cover of your “Medicare & You” handbook for the telephone number in your state).
- Attend local Medicare-related events.